



Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number

10/618,249

Filing Date

July 11, 2003

First Named Inventor

Francis BRAKE

Art Unit

3692

Examiner Name

Elda G. Milef

Sheet

1 of 29

Attorney Docket Number

47004.000251

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/618,249</b>
		<b>Filing Date</b>	<b>July 11, 2003</b>
		<b>First Named Inventor</b>	<b>Francis BRAKE</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Elda G. Milef</b>
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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	218.	US 5745706	04-28-1998	Wolfberg et al.	
	219.	US 5749075	05-05-1998	Toader et al.	
	220.	US 5760381	06-02-1998	Stich et al.	
	221.	US 5765138	06-09-1998	Aycock et al.	
	222.	US 5765141	06-09-1998	Spector	
	223.	US 5770843	06-23-1998	Rose et al.	
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	225.	US 5774870	06-30-1998	Storey	
	226.	US 5777305	07-07-1998	Smith et al.	
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	230.	US 5787156	07-28-1998	Katz	
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	234.	US 5794207	08-11-1998	Walker	
	235.	US 5798950	08-25-1998	Joseph Michael FITZGERALD	
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	242.	US 5807627	09-15-1998	Friend et al.	
	243.	US 5809478	09-15-1998	Greco	
	244.	US 5814796	09-29-1998	Terrence R. BENSON et al.	
	245.	US 5815657	09-29-1998	Williams et al.	
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	247.	US 5819234	10-06-1998	Slavin et al.	
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	249.	US 5826243	10-20-1998	Musmanno, et al.	
	250.	US 5832457	11-03-1998	O'Brien	
	251.	US 5832488	11-03-1998	Eberhardt	
	252.	US 5835061	11-10-1998	Stewart	
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	254.	US 5839113	11-17-1998	Federau et al.	
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	266.	US 5870721	02-09-1999	Norris	
	267.	US 5875437	02-23-1999	Atkins	
	268.	US 5883377	03-16-1999	Chapin Jr.	
	269.	US 5883810	03-16-1999	Franklin et al.	
	270.	US 5884271	03-16-1999	Pitroda	
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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	293.	US 5946669	08-31-1999	John POLK	
	294.	US 5952641	09-14-1999	Korshun	
	295.	US 5953423	09-14-1999	Rosen	
	296.	US 5953710	09-14-1999	Fleming	
	297.	US 5956695	09-21-1999	Carrithers et al.	
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	299.	US 5970479	10-19-1999	Shepherd	
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	301.	US 5974399	10-26-1999	Giuliani et al.	
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		<b>Examiner Name</b>	<b>Elda G. Milef</b>
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	335.	US 6070067	05-30-2000	Nguyen, et al.	
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		<b>Examiner Name</b>	<b>Elda G. Milef</b>
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	398.	US 6360954	03-26-2002	Barnardo	
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	401.	US 6373969	04-16-2002	Adler	
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		<b>First Named Inventor</b>	<b>Francis BRAKE</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Elda G. Milef</b>
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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/618,249</b>
		<b>Filing Date</b>	<b>July 11, 2003</b>
		<b>First Named Inventor</b>	<b>Francis BRAKE</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Elda G. Milef</b>
<b>Sheet</b>	<b>28 of 29</b>	<b>Attorney Docket Number</b>	<b>47004.000251</b>

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	585.	ROSSMAN, KENNETH, Summary Appraisal of Real Property	
	586.	The Campus Card Conundrum, Card Technology, Journal ISSN: 1093-1279, p 25+, February 1998, pp. 1-8	
	587.	The Electronic Purse Reaches the Car Park, <a href="http://docs.vircom.net/mobility/parking">http://docs.vircom.net/mobility/parking</a> , printed 02/23/2001, 2 pages	
	588.	The Federal Transit Administration, TCRP Report 32 Multipurpose Transit Payment Media, Chapter 2 Multipurpose Fare Payment: Overview, pg. 10-20.	
	589.	STOUGHTON, The Gift of Credit, <a href="http://www.washingtonpost.com/wp-srv/business">www.washingtonpost.com/wp-srv/business</a> , 12/14/1998	
	590.	NORA WOOD, The Power of the Card, Incentive, July 1997, 6 pages	
	591.	STUBER, The electronic purse: An overview of recent development and issues, Bank of Canada, Technical Report No. 74, <a href="http://www.bankofcanada.ca">www.bankofcanada.ca</a> , 01/1996, printed 02/23/2001, 2 pages	
	592.	Understanding the benefits: Smartcity offers a number of important benefits to both the card issuers and their customers, <a href="http://www.icl.com/smartcards/benefits.htm">http://www.icl.com/smartcards/benefits.htm</a> , printed 02/27/2001, 2 pages	
	593.	LANGHEINRICH ET AL., Unintrusive Customization Techniques for Web Advertising, Computer Networks, Vol. 31, 1999, pp. 1259-1272	
	594.	Visa Cash - Where can I get it?, <a href="http://www.visa-asia.com/pd/cash/where.html">www.visa-asia.com/pd/cash/where.html</a> , 02/23/2001	
	595.	Visa Cash, <a href="http://www.visa-asia.com/pd/cash/main.html">www.visa-asia.com/pd/cash/main.html</a> , 02/23/2001	
	596.	Visa International And SERMEPA Announce Plans For Cross Border Visa Cash Based On CEPS, <a href="http://www.visa.com/av/news/praaamisc111699.vhtml">www.visa.com/av/news/praaamisc111699.vhtml</a> , 11/16/1999	
	597.	Visa first to launch electronic purse load via GSM mobile phone, <a href="http://www.cellular.co.za">www.cellular.co.za</a> , Johannesburg, ZA, printed 02/23/2001, 4 pages	
	598.	Visa releases visa cash electronic purse specifications based on CEPS, <a href="http://www.visa.com/av/news/PRAamisc042099.vhtml">www.visa.com/av/news/PRAamisc042099.vhtml</a> , San Francisco, 04/20/1999	

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			YES/NO
	599.	HANSELL, Visa to unveil electronic purse cards, New York Times, printed 02/23/2001, 2 pages	
	600.	Welcome To Card Express CardEx, CardEx website archived by web.archive on 10/31/1996, <a href="http://web.archive.org/web/*/http://www.cardex.com">http://web.archive.org/web/*/http://www.cardex.com</a> , retrieve 10/18/2003, 7 pages	
	601.	Welcome To Card Express, The CardEx Incentive Card, as disclosed in the CardEx web site archived by web.archive.org on 02/07/1998, <a href="http://web.archive.org/web/*/http://www.cardex.com">http://web.archive.org/web/*/http://www.cardex.com</a> , retrieve 10/18/2003, 8 pages	
	602.	Wells Fargo Blazes New Trail for Homeowners	
	603.	KENNETH HEIN, What's the Deal?, Incentive, July 1998, 7 pages	
	604.	MACHLIS ET AL., Will smart cards replace ATMS?, Computerworld, printed 02/23/2001, 3 pages	

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